

HAVEN

HEALTH ASSISTANCE INTERVENTION EDUCATION NETWORK



Legislative Testimony
Insurance Committee
SB00314INS

SB 314

An Act Concerning Mental or Nervous Conditions Under the Connecticut Unfair Insurance Practices Act

Senator Crisco, Representative Megna, Senator Kelly, Representative Coutu and members of the Insurance committee, my name is Maureen Sullivan Dinnan. I am the executive director of the Health Assistance interVention Education Network for Connecticut Health Professionals, which was created in 2007 following the passage of Connecticut General Statute Section 19a-12a. HAVEN is the assistance program for healthcare professionals facing the challenges of physical illness, mental illness, chemical dependence, or emotional disorder. I thank you for the opportunity to present this written testimony in support of Bill No. 314, An Act Concerning Mental or Nervous Conditions Under the Connecticut Unfair Insurance Practices Act.

S.B. No. 314 requires that insurers use sound actuarial principles or actual or reasonably anticipated experience when declining to insure, refusing to continue to insure, or changing the rates for insurance of an individual due to mental or nervous conditions as defined in the American Psychiatric Association's "Diagnosis and Statistical Manual of Mental Disorder." Establishing the expectation that decisions regarding insurance will be based on parameters of fairness will help us encourage healthcare professionals who suffer from mental health conditions to seek care and treatment.

Healthcare professionals suffer from mental health disorders at the same rate as the general population. This means that 10 -15 % over the course of their career will suffer from substance use disorders, 6.7% depression and 2.6% bipolar illness. In fact, some studies suggest that healthcare professionals suffer from depression at a higher rate than the general population. However, professionals are often reluctant to seek help because they are afraid of negative repercussions on their ability to practice. Fear that they will be considered uninsurable is a recognized impediment to getting needed treatment.

The fear is real. Following an educational presentation, a dentist offered that she would be reluctant to encourage a colleague to seek help because she had privately sought treatment for depression following a death in the family. When she disclosed the fact that she had received treatment for depression in an insurance renewal application, her disability insurance was not renewed. S.B. 314 would not require that insurance be maintained, but only that the insurance company use sound and fair principles in their underwriting decisions. Assuring professionals that insurance decisions will not be made

arbitrarily or be based on prejudice or stigma will encourage professionals to access help.

The reluctance of healthcare professionals to seek care and treatment is believed to contribute to the disproportionate rate of suicide for physicians in the United States. See, "Suicidal Ideation Among American Surgeons" ArchSurgery 2011;146(1)54-62. The consequences of not accessing treatment are potentially harmful to not only the patients they serve, but also to the providers who need care.

The Connecticut legislature set an important public policy when enacting Connecticut General Statute Section 19a-12a allowing professionals the opportunity to seek help through an assistance and monitoring program without fear of licensure discipline. Public and patient safety is best protected by taking every available measure to promote responsibility for professional health and wellness. S.B. 314 supports this public policy by helping alleviate another fear which inhibits professionals from seeking care and treatment for mental health conditions. Persons who are responsible and compliant with treatment for mental health conditions may be assured that insurers are expected to exercise good faith and fair dealings in matters of both physical and mental health.

I would like to again thank the Committee for allowing me to submit testimony on behalf of HAVEN, the health assistance program for Connecticut health professionals. Should you have any questions I would be happy to make myself available at your convenience.

Respectfully submitted:

Maureen Sullivan Dinnan, J.D.
Executive Director